

MIDTOWN BANK&TRUST CO

	CPP Disbursement Date 02/27/2009	Cert 57580	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$198	\$195	-1.7%		
Loans	\$139	\$121	-13.3%		
Construction & development	\$13	\$13	-5.9%		
Closed-end 1-4 family residential	\$35	\$26	-26.2%		
Home equity	\$8	\$3	-69.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-74.8%		
Commercial & Industrial	\$15	\$12	-25.1%		
Commercial real estate	\$56	\$59	6.0%		
Unused commitments	\$10	\$16	53.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$21	37.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$33	88.3%		
Cash & balances due	\$15	\$6	-56.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$59	\$47	-19.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$52	\$46	-11.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$178	\$174	-2.1%		
Deposits	\$148	\$146	-1.2%		
Total other borrowings	\$29	\$27	-6.9%		
FHLB advances	\$29	\$27	-6.9%		
Equity					
Equity capital at quarter end	\$20	\$21	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	8.3%	--		
Tier 1 risk based capital ratio	10.2%	11.0%	--		
Total risk based capital ratio	11.5%	12.3%	--		
Return on equity ¹	-35.9%	2.3%	--		
Return on assets ¹	-3.9%	0.3%	--		
Net interest margin ¹	2.8%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.5%	60.2%	--		
Loss provision to net charge-offs (qtr)	109.2%	36.5%	--		
Net charge-offs to average loans and leases ¹	6.9%	3.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.1%	9.9%	12.5%	1.4%	--
Closed-end 1-4 family residential	17.9%	4.0%	0.9%	3.0%	--
Home equity	2.6%	1.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.0%	0.0%	17.4%	--
Commercial & Industrial	17.4%	19.4%	2.0%	0.0%	--
Commercial real estate	0.2%	0.9%	0.0%	0.0%	--
Total loans	8.3%	4.2%	1.7%	0.8%	